

# EXHIBIT B



## ACCOUNT DISCLOSURE ESSENTIAL CHECKING

Today's Date:  
Rates As Of:  
User Name:

Bank Office Location:  
Bank Office Address:

Bank Office Phone Number:  
(Call for the most current information.)

### Balance Requirements:

Minimum Amount Required to Open Account	
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### Monthly Cycle Service Charge:

Monthly Cycle Service Charge <sup>1</sup>	\$8.95
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Monthly cycle service charge waived if you:

- Have at least one direct deposit in the amount of \$250.00 or more each statement cycle in this checking account; OR
- Keep a minimum daily balance of \$300.00 or more in this checking account

### Additional Information:

<sup>1</sup> Monthly cycle service charge will be assessed beginning on the fourth statement cycle from account opening, if the above waiver requirements are not met.

## Schedule of Fees and Charges

### Essential Checking

**The fees listed below apply beginning September 18, 2015:**

Account Research/ Statement Balancing (per hour) (\$10.00 minimum)	\$20.00
Account Research Copy (per item)	\$5.00
ATM Fees	
Foreign ATM Fee (initiated at an ATM other than a Capital One Bank ATM)	\$2.00
Transactions performed at certain non-branch Capital One Bank ATM locations <sup>1</sup>	\$5.00
Withdrawal from an ATM outside the U.S., Puerto Rico, and U.S. Virgin Islands <sup>2</sup>	3.00%
Check Printing <sup>3</sup>	Varies
Deposit Verification	\$25.00
Government Reclamations (ACH or paper)	\$50.00
Legal Process (including, but not limited to restraining notice, levy, court order, injunction, order of attachment or any type of subpoena)	\$100.00
Non-sufficient Funds (NSF)/Overdraft (OD) <sup>4</sup>	\$35.00
Stop Payment	\$35.00

- 1 At certain ATMs owned and operated by Capital One Bank in gaming establishments and at certain other non-branch locations having no Capital One Bank signage, you may be charged a fee up to \$5.00 for each cash withdrawal. The amount of the fee will be displayed on the screen and you will be given an opportunity to cancel the transaction before the fee is imposed.
- 2 Percentage fee calculated on total ATM transaction amount including cash withdrawal and any surcharge assessed by the terminal owner after conversion to U.S. dollars. This fee is assessed in addition to the Foreign ATM Fee.
- 3 Fees depend upon style and quantity of checks ordered.
- 4 We may charge your account a fee for items drawn or transactions effected that create an overdraft in your account. Transactions resulting in imposition of this fee can be created by check, in-person withdrawal, ATM withdrawal (if you have authorized us (also known as "opted in") to consider approving ATM withdrawals and every debit card transactions on your account when you don't have the available funds) or other electronic means and may be charged whether or not the item or transaction is paid.

Additional miscellaneous fees may apply. Please refer to a current Schedule of Miscellaneous Fees and Charges available upon request at any of our banking offices.